

Two Like-Minded
Vermont Credit
Unions
Come Together
to Benefit All
Members

	VSECU	NEFCU
Year Originated	1947	1961
Founding Members	7 State Employees	7 IBM Employees
Home-based Operations	Montpelier, VT	Williston, VT
Purpose & Mission	To improve the quality of life of members and Vermonters	Empowering members to improve their overall quality of life
Total Members	71,000	95,000
Percent of Vermont Members	88%	84%
Total Number of Branches	9	8
Leader in Vermont	Green Energy Lending	Mortgage Lending
Philanthropic Mission	Food, Heat, Shelter, Environment	Affordable Housing
Total Assets Dec 31, 2021	\$1.0B	\$1.9B
Total Net Worth Capital Dec 31, 2021	8.85%	11.90%